

EXECUTIVE SUMMARY

Within the past decade, nearly all states have changed, or have made plans to change, the process for filing initial claims for unemployment insurance (UI) benefits. Formerly, to file a UI claim, workers who became unemployed had to appear in person at a local UI office. Under the new procedures, known as telephone initial claims (TIC) filing or remote claims filing, states allow or require workers to file their UI initial claims by telephone. States are making this change primarily to reduce administrative costs and/or improve customer service, but conversion to telephone filing may have other effects as well. For example, the number of initial claims may increase because filing is easier. Some policymakers have expressed concern that TIC filing could adversely affect the ability of states to monitor the integrity of the claims-taking process and that other aspects of the process of delivering UI- or reemployment-related services to claimants may be adversely affected. In addition, some policymakers have questioned the viability of telephone filing as use of the Internet for filing continues to grow.

This study, sponsored by the United States (U.S.) Department of Labor (DOL), examines the effects of the conversion to remote claims filing on claims, claimants, and program operations. By examining data from a variety of sources, we find that the effects of TIC filing on the number of initial claims vary across states. Of seven states studied, one shows a clear increase in the number of claims, one a decrease, and three with no change. In the two other states, evidence was mixed and we could not draw formal conclusions about the effects of TIC filing on initial claims. Claimants uniformly like TIC filing and prefer it to in-person filing; we could identify no subgroups of claimants who seem to face additional barriers to filing under the new method. The switch to TIC filing affects program operations in several ways, most notably by increasing the likelihood that other UI activities also will be conducted by telephone. Although formal linkages between the UI agency and reemployment service agencies are maintained, reductions in communication between these two groups may affect service delivery to claimants. We also conclude that some, but not all, states realized administrative cost savings. Finally, we conclude that use of telephones and the Internet are compatible ways to serve claimants.

STUDY DESIGN

The study draws on the experiences of Colorado, Maine, Massachusetts, Missouri, Montana, Utah, and Wisconsin to examine the effects of conversion to TIC filing on the number of claims, claimants, and program operations. We chose these states because they were among the first to complete their conversions, allowing us to observe postconversion outcomes in each state for at least one year. Taken together, these states represent a wide array of state economic conditions and UI systems. These states also operate their TIC systems in different ways.

We used several data sources and analysis methods for the research. To conduct the research efficiently, we included all seven states in those parts of the study for which we could use existing data. For cost reasons, however, we included only a subset of the seven states

for those parts of the study where more costly data collection was necessary. To examine aggregate impacts on the volume of claims, payments, and other UI activities, we relied on readily available state-level aggregate data reported by states to DOL. Similarly, all seven study states collect some information on claimant satisfaction and therefore can be included in the analysis of customer survey data. On the other hand, data on operational approaches and administrative costs were gathered primarily through discussions with state administrators during and subsequent to site visits to three states.¹ Similarly, analysis of the characteristics of claimants used more resources and was limited to the smaller set of states. Each of these strategies and data sources was used to complement the other analyses, thereby enabling us to develop an overarching understanding of the effects of the switch to TIC filing.

Maine, Missouri, and Wisconsin were part of the in-depth analysis, which included site visits and claimant-level data analysis, in addition to the analyses of aggregate data and claimant surveys (Table ES-1). Several factors prompted us to select these three states for the in-depth analysis. Missouri kept its local offices open for other UI program activities, whereas Maine closed all local offices. Maine also allows claimants to use an alternative base period to file if they do not qualify when using the standard one, which might complicate the process of filing an initial claim. Further, Maine can provide insights into the experiences of states with small, geographically dispersed populations. Wisconsin's experience is important, both because it has a long history of TIC filing and because earlier research has found that TIC filing in the state has had a strong impact on claims and payments.²

Table ES-1. Data Sources Used for Analysis of Each State

DATA SOURCE	State-Level Aggregate Data	Site Visits	Claimant- Level Data	Claimant Surveys
Colorado	X			X
Maine	X	X	X	X
Massachusetts	X			X
Missouri	X	X	X	X
Montana	X			X
Utah	X			X
Wisconsin	X	X	X	X

STATE APPROACHES TO IMPLEMENTATION

States must make numerous decisions about how to convert from local-office filing of initial claims to telephone filing, and each of these decisions may have repercussions in the claims-taking process. States must consider whether to close all local offices or leave some or all of them open, to give claimants the option of filing initial claims in person or by telephone.

¹We also conducted brief telephone interviews with administrators in study states not selected for in-depth analysis.

²Needels, Karen, and Walter Corson. "Evaluation of the Impact of Telephone Initial Claims Filing: Interim Report." Report submitted to the National UI Information Technology Support Center. Princeton, NJ: Mathematica Policy Research, Inc., July 1998.

The states must also determine characteristics of the TIC filing system, such as the number and location of call centers established and whether to provide a toll-free calling number. Decisions on each element could be affected by the motivation for converting to TIC filing, constraints resulting from the states' geographic characteristics and population distributions, and concerns about the needs or preferences of claimants, employers, UI staff, and legislators.

To better understand the potential ways in which the conversion to TIC filing could affect claims, claimants, and program operations, we examined several key choices made in structuring TIC operations (Table ES-2). These choices provide a context for the analysis of the effects of TIC filing on claims, claimants, and program operations.

Table ES-2. Characteristics of Implementation

Characteristic	Colorado	Maine	Massachusetts	Missouri	Montana	Utah	Wisconsin
Implementation Dates (month/year)	4/91	4/97-7/97	2/96-11/96	11/96-10/97	10/96-10/97	4/97-8/97	5/95-1/96
Main Reasons for Implementing TIC	Costs	Costs	Costs; local office space	Costs; local office space	Staff training; costs	Customer service; costs	Costs; customer service
Closed UI Local Offices for Initial Claims Filing	Yes	Yes	No	Yes	Yes	Yes	Yes
Number of Call Centers	1	2	4	4	2	1	2
Availability of a Toll- Free Number	Yes	No	No	Yes	No	Yes	Yes
Use of an IVR System	Minimal	Extensive	Extensive	Extensive	Minimal	Extensive	Extensive

MAIN REASONS FOR THE CONVERSION TO TIC FILING

Two frequently heard reasons for the switch are to reduce administrative costs and improve customer service. Others included pressure on local office space and the desire to improve staff training. The availability of DOL grant money also was likely to contribute to the decision.

THE NUMBER AND LOCATION OF CALL CENTERS

States opened between one and four call centers. State staff cited several factors in deciding on the number and location of call centers: a desire to retain trained staff, the location of existing office space, the availability and cost of alternative office space, the location of the claimant population (which would affect the cost of the telephone calls), the desirability of maintaining redundant systems (so as to minimize the effects of staff training or service interruption), and political considerations. All states except Massachusetts eliminated the option for claimants to file for benefits in person at a local office and, instead, required claimants to file a claim through a call center. Although Massachusetts intended to close all its local offices, legislation forced the UI agency to reopen a minimum of 15 offices. In response, the agency decided to reopen 23 offices, which made in-person filing available statewide.

AVAILABILITY OF A TOLL-FREE NUMBER

Administrators estimated that filing an initial claim takes an average of about 15 minutes, and may take longer during busy times. Some study states have set up toll-free service out of concern for equity between claimants in remote and urbanized areas and to make filing more accessible. Other states do not provide toll-free service.

USE OF AN INTERACTIVE VOICE RESPONSE (IVR) SYSTEM

Use of Interactive Voice Response (IVR) technology has the potential to improve services to claimants and to save administrative costs. An IVR system uses digitized voice technology to instruct callers to provide information by punching numbers into the telephone keypad. This information, which is stored directly in a computer, can be used both to collect information for initial claims and to route calls to specific agency staff. The potential benefits of the technology must be balanced against both the cost of developing and maintaining the IVR system and any impact on claimants' satisfaction with filing (claimants may prefer either the IVR system or a direct connection with a customer service representative [CSR]). All seven study states use an IVR system to sort calls, but they differ in how much information they collect through the IVR system.

IMPACTS ON CLAIMS, PAYMENTS, AND THE TRUST FUND

The implementation of TIC filing will likely make it easier and less time-consuming for claimants to file an initial claim for UI benefits. Because filing is easier, the number of initial claims, and subsequent payments, may increase. Indeed, prior research found that this had occurred.³ Increases in claims and payments may, in turn, exert pressure on the trust fund balance and employer tax rates.

Impacts of Claims and Payments Are Mixed

We examined the impact of TIC filing on initial claims and other UI activities by comparing each measure of activity as it was before and after the transition to TIC filing. To gauge the long-run impacts on the UI system, we focused our examination on the impacts occurring *after* a transition period. We used quarterly state-level data reported to DOL that covered a five-year period prior to the transition to TIC and a period after the transition that was as long as the available data allowed. We took into account other factors (such as the unemployment rate, industrial composition, and UI program characteristics) that change over time and that could affect the levels of these UI activities. Finally, we tested the sensitivity of our findings to different specifications of the statistical models.

³ Needels and Corson, previous citation.

Estimates of the impacts of the conversion to TIC filing on the number of initial claims filed in each state vary considerably, with most states showing no increase or a small increase in the number of claims.⁴ The conversion from in-person UI initial claims filing in local offices to TIC filing increased the number of initial claims in Wisconsin substantially (by 20 to 30 percent), while reducing initial claims in Montana by about ten percent. The number of initial claims was not affected in Maine, Massachusetts, and Missouri. Conclusions are not clear-cut for Colorado and Utah, as some variants of the statistical model gave large and positive estimates, while other variants gave small estimates that were not statistically significantly different from zero. It is quite possible that the number of initial claims filed may have increased in Colorado and Utah, but our empirical estimation strategy was not able to distinguish these *real* effects from statistical noise in all models. The Colorado UI agency reports that initial claims activity moderately increased after the conversion to TIC filing, while Utah reports that this is the case for workers from professional and managerial occupations. Therefore, conclusions about the effects on initial claims in Colorado and Utah are more uncertain than for the other states.

Unfortunately, the available data do not enable us to isolate the reasons for the differences in effects on initial claims among the study states. However, two likely factors are the state-specific characteristics of the claimant population and the way call centers operated. State-specific characteristics of the claimant population include factors such as geographic dispersion, industrial composition, and preferences for in-person filing relative to telephone filing. Call center characteristics that could affect how many claims are filed include how extensively an IVR system is used, the adequacy of call center staffing, and whether the state or the claimant pays for a long-distance call.

Impacts on the Trust Fund Depend on the Size of Impacts on Payments

The impacts of changing from in-person to telephone filing on the trust fund and employer tax rates will depend on the amount of the increase in payments. States with very small increases are unlikely to experience a discernible trust fund impact. States with large increases may experience much larger impacts. Except for Wisconsin, the states in the study did not experience large increases in the number of initial claims and payments, which suggests that trust fund impacts in these states may be relatively small.

No Impacts on Overpayments Were Detected

A possible, undesirable side effect of conversion to TIC filing is that claims takers will have greater difficulty verifying the integrity of a claim or that potential claimants may be more likely to attempt to commit fraud by telephone. To investigate this issue, we used Benefit Accuracy Measurement (BAM) data and Benefit Payment Control (BPC) data to examine changes in overpayment rates over time. We also asked state administrators about their perceptions of the effects on overpayments of the change to TIC filing.

The quantitative evidence from BAM and BPC data is not conclusive one way or the other, because overpayments related to initial claims are extremely rare. However, administrators reported that states' primary mechanisms for detecting overpayments due to

⁴First payments and weeks compensated were affected in similar ways.

fraud or agency error were not affected by the conversion to TIC. Almost all administrators reported that there had been no changes in overpayments due to TIC.⁵ From this analysis, we conclude that use of TIC filing, and the resulting reduction in face-to-face interaction between the claimant and UI staff, is unlikely to lead to an increase in overpayment rates.

THE EFFECTS ON CLAIMANTS

Two UI programs reported that improving customer service was a primary reason for changing to TIC filing. Even in states that did not cite better customer service as an objective, implementation may affect claimant satisfaction and the adequacy of services. We use three approaches to assess the effects of the switch to TIC filing on claimants. First, we examine claimants' reports of their level of satisfaction with TIC filing. Second, we assess whether claimants receive their first payments more quickly or more slowly. This is important because a key measure of the adequacy of UI services is whether claimants' eligibility is quickly identified and benefits are promptly paid. Third, we examine whether there are any identifiable groups of claimants who are worse off because of the switch to TIC filing.

Claimants Like TIC Filing

To assess claimant satisfaction levels with TIC filing, we reviewed results from surveys of claimants conducted by the states as well as for DOL. In all seven study states, an overwhelming majority of claimants report satisfaction with TIC filing. In Colorado, for example, more than 90 percent of claimants typically report being "very satisfied" or "satisfied" with the services provided. Claimants who had filed for benefits through in-person and telephone methods also overwhelmingly preferred telephone filing. This satisfaction probably is due to the perception that TIC filing is faster, easier, and more convenient. The minority of claimants who prefer local office filing say that they value face-to-face interaction with the claims taker.

TIC Filing May Slow First Payments

The time it takes to make initial UI payments after a claim is filed is an important measure of the UI program's ability to assist workers when they lose earnings. For intrastate claims, the DOL Secretary's standards require that 87 percent of first payments be made within 14 days in states with a waiting week, and within 21 days in states with no waiting week. The standards also require that, in all states, 93 percent of payments be made within 35 days.

TIC filing might affect the time between the initial claim and first payment. The average time might decrease if states are better able to automate the processing of claims by telephone. Alternatively, the average time might increase if claimants must mail documentation of eligibility rather than deliver it in person to a local office.

⁵One administrator reported that it is more difficult to verify eligibility for dependency allowances under the TIC system because claimants no longer provide documentation proving that they have dependents.

Using aggregate data reported to DOL on the number of first payments made within specified time intervals, we found that use of TIC filing slightly increased the period necessary to process an initial claim. Delays in getting documentation from claimants or employers are the most likely reasons for the increase. Nevertheless, states continued to meet the DOL Secretary's standards for payment timeliness.

No Identifiable Groups Were Adversely Affected by TIC Filing

Even though most claimants clearly prefer telephone filing to in-person filing, we also investigated whether some unemployed workers were less well off because of the switch to telephone filing and might choose not to file or be unable to do so. The ideal data for this analysis would be data on unemployed workers so that individuals who would have filed in person, but not by telephone, would be included. However, data on unemployed workers who choose not to file for UI benefits were unavailable. Thus, we tried several different strategies to gather indirect evidence about whether some workers face additional barriers to filing their UI claims. Each of these strategies is far from the ideal, but looking at them together is the best way to try to identify whether some claimants were worse off by the change in filing method.

Claimants with Special Needs Are Equally or Better Served

We asked state administrators how the switch to TIC filing affected claimants who might be likely to face barriers to telephone filing, or who might have special needs. We focused on three types of potential claimants: foreign-language speakers, hearing-impaired people, and those who have difficulty reading.

Most states have procedures for serving foreign-language claimants. Most agencies developed special procedures to accommodate foreign-language speakers, such as providing translation services for claimants who are not fluent in English. Linking foreign-language speaking claimants and bilingual CSRs was often difficult in the local office era because of the decentralization of staff. Administrators in several states, however, reported that the IVR system for TIC filing could route foreign-language callers directly to bilingual CSRs. In addition, some states reported using the AT&T translation line, which allows for translation into more than 100 languages. Several states also reported both that the demand for foreign language translation is low and that claimants often provided their own translators for TIC filing.

Hearing-impaired claimants have access to assistance in filing. One might expect claimants with hearing impairments to have more difficulty filing by telephone than in person. However, statewide "relay" services are widely available to facilitate telephone communication for deaf people. These services allow hearing-impaired individuals to use a telecommunications device for the deaf (TDD) to communicate with an operator, who then communicates with whomever the hearing-impaired individual wishes to contact (such as a CSR at a UI call center). Most states also have installed TDDs in one or more of their call centers, which enables hearing-impaired claimants to communicate with UI staff there without having to request an operator's assistance. Although some states offered this service during

the local office era, it may be more feasible to do so under the call center system because all claims from hearing-impaired claimants are centrally processed.

Claimants with literacy problems are better served. The switch from local offices to call centers has the potential to facilitate filing for claimants who have difficulty reading or writing. Indeed, most state administrators believe that claimants with literacy problems are better served by call centers than by local offices because the new system eliminates the need for written forms. In the past, some claimants who were not able to read would take the claim forms home rather than attempt to complete them in the local offices. This practice both increased the time required to file a claim and forced claimants to make more than one trip to the local office.

The Average Characteristics of Claimants do not Indicate that Specific Claimant Subgroups Were Adversely Affected

If TIC deters some groups of claimants from filing initial claims, we might detect a shift in the average characteristics of claimants over time. For example, a sudden large decline in the average age of claimants would suggest that older claimants have difficulty filing.

Maine, Missouri, and Wisconsin provided administrative records for samples of claimants for several years prior to the switch to telephone filing, for the year of implementation, and for as many years of post-implementation experience as were available. Data are available on demographic and pre-unemployment characteristics of a claimant (such as race, sex, age, base period earnings, and industry) and on the UI claim (maximum benefit amount, weekly benefit amount, remaining balance, and date of the claim).

Average characteristics of the claimant population changed, but it is likely that most changes are due to changes in the economy or secular changes in the labor force, rather than to TIC. Claimant groups who might be expected to have greater difficulty filing, such as older workers or workers with lower earnings, were not underrepresented compared to the pre-implementation period. This suggests that, at least among the characteristics of claimants for which data are available, TIC filing did not impose additional barriers to subgroups of claimants who might be expected to have difficulty using the telephone.

Claimants do not Report Additional Barriers in Customer Survey Data

If some claimants who successfully filed reported that TIC created new barriers to filing, we would suspect that other unemployed workers might have encountered insurmountable barriers which prevented them from filing a claim. However, claimants report in customer surveys that it was easy for them to get and understand the information they need and that call center hours were convenient. Since claimants who successfully filed do not report additional barriers attributable to TIC, there is no evidence to suggest that other unemployed workers had difficulty filing.

Eligibility Rates Suggest That Claimants Who File by Telephone Are Similar to Those Who Filed In Person

TIC filing makes it easier to file an initial claim relative to filing in person. Consequently, it is possible that workers who are not certain they are eligible for benefits may be more likely to file a claim when TIC filing is used. As a result, the proportion of initial claims that are ineligible may increase. This change in eligibility rates is especially likely in states in which the numbers of initial claims changed.

To learn whether this is the case, we examined quarterly state-level data on monetary eligibility, non-monetary determinations, and denial rates for reasons of separation. In most states, we found that the change in filing method did not significantly affect the percentage of claims found to be monetarily eligible. In Wisconsin, we found that claimants who filed by telephone had similar eligibility rates, compared to claimants who had filed in person at a local office, suggesting that these claimants are not characteristically more or less likely to be ineligible. In Montana, we found a similar result: the eligibility rates of claimants who filed in person were similar to those who filed by telephone, suggesting that claimants who did not file by telephone are similar to the in-person filers. In the states for which we found no change in the number of initial claims or ambiguous results, patterns in eligibility rates are more difficult to interpret, but they do not appear likely to be caused by changes in the composition of the claimant population resulting from additional barriers to filing for some claimants.

UI PROGRAM OPERATIONS

The filing of a UI initial claim is the entry point for unemployed workers, both into the UI system and to other services that assist workers as they seek new jobs or await a return to jobs from which they have been temporarily separated. As states change the way unemployed workers access the UI system, and as states plan for future changes, it is important to consider how these alterations affect UI functions specifically and reemployment services more generally.

We focus on four broad topics related to UI program operations. First, we consider how TIC filing affects administrative costs. Second, we look at how the switch to TIC filing led to changes in other UI activities. Third, we look at changes in linkages between UI agencies and reemployment service agencies. Finally, we address strategies that State Employment Security Agencies (SESAs) are considering using to handle initial claims filing in the future and how these strategies may affect claims taking and the UI system more generally.

Some, but Not All, States Saved on Administrative Costs

A frequent reason for implementing TIC filing is to reduce administrative costs. Indeed, all state administrators with whom we spoke cited potential cost savings as an important reason for making the change. In some cases, however, state administrators recognized that costs might increase in the short run. By establishing a more efficient method of claims

taking, they expected to reduce longer-run cost increases that would occur in the absence of the switch.

We examine administrative cost data for the years immediately before and after implementation of TIC filing to determine whether states saved on costs. Although we cannot control for other changes made to program operations during these years, the patterns in these data are suggestive of whether or not cost savings were realized.

We conclude that, with the introduction of TIC filing, some states experienced a reduction in costs, but that this was not the case in other states. Reductions in personnel costs and local office rent due to consolidation of operations in the call centers may be offset by increases in communication and in equipment-related costs. These increases can be substantial, particularly in states that pay for telephone calls to the call centers.

States Are More Likely to Use Telephones for Other UI Program Activities

The switch to TIC filing might affect UI program administration in ways other than by the direct impacts on the way in which initial claims are taken. Even in states that continue to operate some or all local offices, the use of new technology to serve initial claims filers could be expected to affect the way other UI program activities function. For example, these other operations might include the way in which states conduct determinations of initial or continuing eligibility for benefits or the way claimants file for their weekly benefit payments.

UI administrators reported that changing to TIC filing paralleled other changes in the way the claimants and UI staff interact. As states reduce their local-office presence, the use of telephones for filing initial claims made it easier to conduct other UI activities by telephone, such as adjudication and eligibility reviews. Some states were already conducting these activities by telephone, others had modified the processes to conduct these activities to take advantage of the centralization inherent in taking initial claims at call centers.

The Lack of a UI Presence in Local Offices and One-Stops May Affect Delivery of Reemployment Services for UI Claimants

Contact with the UI agency has often been a way that unemployed workers receive information and referrals for reemployment services. Conversion to TIC filing might affect the UI agency's linkages with other agencies that deliver reemployment services to claimants, and thereby the extent to which claimants receive these services. For example, if claimants file for UI benefits by telephone rather than in person, the UI agencies may develop new procedures to ensure that claimants register with and use the Job Services (JS), or that claimants participate in Worker Profiling and Reemployment Services (WPRS) activities.

We asked UI administrators how changing the filing method had affected these other UI program activities and claimants' use of reemployment services. Because we did not speak directly with staff from other reemployment service agencies or with claimants, however, our conclusions are based on only one perspective about these issues. According to UI administrators, the formal interagency exchange of information between UI staff and reemployment services staff, such as for worker profiling and for registrations to JS, generally

continued to operate smoothly. However, both direct staff interaction across agencies and cross-training of UI and JS staff may decline to some degree, because these staff are not collocated. This reduced familiarity of UI staff with reemployment services, in conjunction with lower walk-in service use because of the physical separation of the UI and JS agencies, might affect the extent to which UI claimants participate in and benefit from reemployment services.

Other research supports the view that changing from in-person initial claims filing to telephone filing reduces the extent of UI and One-Stop agency staff knowledge about the services offered by the other organization.⁶ By looking at the linkages between UI agencies with the One-Stop systems in five states with TIC filing, Salzman et al. (1999) conclude that call center staff usually were able to provide claimants with some limited information about the One-Stop center nearest to where the claimant lived. CSRs, however, were unable to provide detailed information on the types of services offered or to address specific questions about the services.

Nevertheless, it is unclear how much information about reemployment services the CSRs would have been able to provide with in-person filing. Historically, not all UI offices were collocated with JS; consequently, not all UI staff had direct contact with staff from JS. Collocation of staff from different agencies in some locations may, however, facilitate some formal and informal communication between the agencies and may encourage walk-in UI claimants to seek information provided by JS and other service providers.

TIC AND INTERNET FILING ARE COMPATIBLE

Existing UI call centers and those becoming operational over the next few years will remain viable claims-taking entities far into the foreseeable future. The number of telephone claims nationwide is dramatically increasing and will soon be the dominant claims mode, replacing in-person claims filing. UI Internet claims capability is in its infancy. The absolute number of Internet claims is beginning to increase; however, it will in no way eclipse or replace telephone claims in the near future. Rather, the two modes of claims will operate together, allowing and offering claimants different modes of communication with UI staff. The call centers of today will become the “Customer Contact Centers” of tomorrow, where phone, fax, e-mail, and Internet will be different modes of communication. UI Staff at the “Customer Contact Centers” will have desktop capability for all the aforementioned modes of communication, and will interact with claimants as necessary.

The UI presence at One-Stops should also reflect customer choice (Intranet or Internet), where claimants may pick up a telephone to call the “Customer Contact Center” or utilize a “self-help” UI claims application to apply for benefits. In conclusion, communication choices between the public and government need to become a reality in the near future, thereby allowing the public access to government services as dictated by the individual’s capability.

⁶Salzman, Jeffrey, et al. “Unemployment Insurance in the One-Stop System.” Prepared for the U.S. Department of Labor, Unemployment Insurance Service. Menlo Park, CA: Social Policy Research Associates. November 1999.

CONCLUSION

In conclusion, we find:

- TIC has little or no impact on claims and payments in most states
- TIC has little or no impact on overpayments
- Claimants prefer TIC filing to in-person filing
- TIC has better service for all claimants
- First payments are slightly less timely
- Some but not all states realized cost savings
- TIC and Internet claims filing are compatible